

How Can I Tell if I'm a Victim of Identity Theft?

Managing Your Personal Information

If Your Identity's Been Stolen



## **How Identity Theft Occurs**

Skilled identity thieves use a variety of methods to gain access to your personal information. For example:

- They rummage through your trash, or the trash of businesses or dumps in a practice known as "dumpster diving."
- They obtain credit reports by abusing their employer's authorized access to credit reports or by posing as a landlord, employer, or someone else who may have a legal right to the information.
- They steal credit and debit card numbers as your card is processed by using a special information storage device in a practice known as "skimming."
- They steal wallets and purses containing identification and credit and bank cards.
- They steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- They complete a "change of address form" to divert your mail to another location.
- They steal personal information from your home.
- They scam information from you by posing as a legitimate business person or government official.



# How Can I Tell if I'm a Victim of Identity Theft?

Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals. Other indications of identity theft can be:

- Failing to receive bills or other mail signaling an address change by the identity thief.
- · Receiving credit cards for which you did not apply.
- Denial of credit for no apparent reason.
- Receiving calls from debt collectors or companies about merchandise or services you didn't buy.

## Are there any other steps I can take?

If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can find out by ordering a copy of your credit report from any of three major credit bureaus. If you find inaccurate information, check your reports from the other two credit bureaus. Of course, some inaccuracies on your credit reports may be because of computer, clerical, or other errors and may not be a result of identity theft.

NOTE: If your personal information has been lost or stolen, you may want to check all of your reports more frequently for the first year. Federal law allows credit bureaus to charge you up to \$9 for a copy of your credit report. Some states may allow a free report or reduced rates.







## To order your credit reports:

**Equifax:** 

(800) 685-1111 www.equifax.com

**Experian:** 

(888) EXPERIAN (397-3742) www.experian.com

**TransUnion:** 

(800) 916-8800 www.transunion.com

## Managing Your Personal Information

So how can a responsible consumer minimize the risk of identity theft, as well as the potential for damage? When it involves your personal information, exercise caution and prudence.

#### DO IT NOW

- Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers.
- Secure personal information in your home, especially if you have roommates, employ outside help, or are having service work done in your home.
- Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that your records are kept in a secure location. Ask about the disposal procedures for those records as well.

#### **EVERYDAY DILIGENCE**

- Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact or are sure you know who you're dealing with.
- Guard your mail and trash from theft.
- · Remove mail from your mailbox promptly.
- Before revealing any identifying information (for example, on an application), ask how it will be used and secured, and whether it will be shared with others.
- Keep your Social Security card in a secure place and give your SSN only when absolutely necessary.
- Limit the identification information and the number of credit and debit cards that you carry to what you'll actually need.
- Keep your purse or wallet in a safe place at work.



#### **CONSIDER YOUR COMPUTER**

Your computer can be a goldmine of personal information to an identity thief. Here's how you can safeguard your computer and the personal information it stores:

- Update your virus protection software regularly.
- Don't download files from strangers or click on hyperlinks from people you don't know.
- Use a firewall, especially if you have a high-speed or "always on" connection to the Internet. The firewall allows you to limit uninvited access to your computer.
- Use a secure browser software that encrypts or scrambles information you send over the Internet – to guard the safety of your online transactions. When you're submitting information, look for the "lock" icon on the status bar. It's a symbol that your information is secure during transmission.
- Try not to store financial information on your laptop.
- Avoid using an automatic log-in feature that saves your user name and password; and always log off when you're finished.
- Delete any personal information stored on your computer before you dispose of it.
- Read Web site privacy policies.



## If Your Identity's Been Stolen

Even if you've been very careful about keeping your personal information to yourself, an identity thief can strike. If you suspect that your personal information has been used to commit fraud or theft, take the following four steps right away. Remember to follow up all calls in writing; send your letter by certified mail, return receipt requested, so you can document what the company received and when; and keep copies for your files.

 Place a fraud alert on your credit reports and review your credit reports. Call the toll-free fraud number of any one of the three major credit bureaus to place a fraud alert on your credit report.

## To report fraud:

## **Equifax:**

(800) 525-6285

P.O. Box 740241, Atlanta, GA 30374-0241

## **Experian:**

**(888) EXPERIAN (397-3742)** P.O. Box 9532, Allen, TX 75013

### **TransUnion:**

(800) 680-7289

Fraud Victim Assistance Division P.O. Box 6790, Fullerton, CA 92834-6790

Once you receive your reports, review them carefully. Look for inquiries you didn't initiate, accounts you didn't open, and unexplained debts on your true accounts.



**2.** Close any accounts that have been tampered with or opened fraudulently.

#### Checks

- If your checks have been stolen or misused, close the account and ask your bank to notify the appropriate check verification service.
- You also should contact these major check verification companies.

Call to find out if the identity thief has been passing bad checks in your name:

TeleCheck:

(800) 710-9898 or 927-0188

Certegy, Inc.:

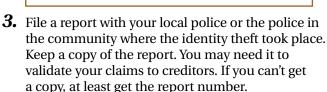
(800) 437-5120

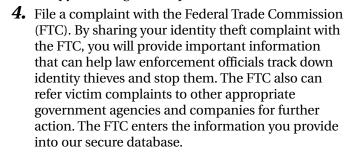
**SCAN:** 

(800) 262-7771

**International Check Services:** 

(800) 631-9656





TO FILE A COMPLAINT OR TO LEARN MORE ABOUT THE FTC'S PRIVACY POLICY, VISIT:

www.consumer.gov/idtheft

IF YOU DON'T HAVE ACCESS TO THE INTERNET, YOU CAN CALL THE

FTC's Identity Theft Hotline:

(877) IDTHEFT (438-4338); TDD: (202) 326-2502

OR WRITE:

Identity Theft Clearinghouse, Federal Trade Commission 600 Pennsylvania Avenue • NW, Washington, DC 20580



## Important CREDIT CARD Numbers Fill Out and Keep in a Safe Place

EXP. DATE	ACCOUNT NUMBER	1. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	2. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	3. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	4. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	5. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	6. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	7. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
EXP. DATE	ACCOUNT NUMBER	8. CREDIT CARD NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER

# Important BANK Numbers Fill Out and Keep in a Safe Place

ACCOUNT TYPE	ACCOUNT NUMBER	1. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	2. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	3. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	4. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	5. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	6. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	7. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER
ACCOUNT TYPE	ACCOUNT NUMBER	8. BANK NAME
FRAUD DEPARTMENT	CUSTOMER SERVICE	PHONE NUMBER



DISCLAIMER: EVERY EFFORT HAS BEEN MADE TO PROVIDE COMPLETE AND ACCURATE INFORMATION. HOWEVER, WE RECOGNIZE THAT THERE MAY BE OMISSIONS OR OUTDATED INFORMATION. IF YOU HAVE SUGGESTIONS, QUESTIONS, OR REVISIONS FOR THE IDENTIFY THEFT BROCHURE, PLEASE CONTACT THE CITY OF CATHEDRAL CITY ENVIRONMENTAL CONSERVATION MANAGER AT (760) 770-0369

OR VISIT OUR WEBSITE AT www.cathedralcity.gov.

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FOR MORE INFORMATION:

1-877-ID-THEFT (1-877-438-4338) www.consumer.gov/idtheft